

**IN THE UNITED STATES PATENT OFFICE**

In Re Patent Application of: )  
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                                   ) Venkatachari Dilip, et al.   ) Examiner: Kevin T. Poe  
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Application No. 10/040,929   ) Art Unit: 3693  
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Filed: December 31, 2001      )  
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For: METHOD AND APPARATUS FOR  
      MANAGING TRANSACTIONS    )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.111**

Sir:

***Response under 37 C.F.R. § 1.111***

This is a response to the Office Action mailed October 28, 2009.